IN THE TITLE

Please amend the title to read:

NON-VOLATILE MEMORY DEVICE HAVING FLOATING TRAP TYPE

MEMORY CELL AND METHOD OF FORMING THE SAME A NON-VOLATILE

MEMORY DEVICE HAVING FLOATING TRAP TYPE MEMORY CELL

IN THE SPECIFICATION

Please replace the paragraph beginning at page 7, line 15 to line 21 with the following:

Referring to FIG. 5, thermal oxidation is performed in the cell array region. Using a chemical vapor deposition (CVD) technique, a silicon nitride layer and a silicon oxide layer are sequentially stacked to form an ONO (oxide-nitride-oxide) triple layer 19 on a substrate in the cell array region and on the first polysilicon layer in other regions. A second polysilicon layer 21 is formed on the ONO triple layer 21 19. A metal layer is formed on the second polysilicon layer and then is subjected to annealing to form the metal silicide layer. Alternatively, the metal silicide layer 23 is formed using a CVD technique.